

United States Bankruptcy Court  
Eastern District of California

In re:  
Kwanyeun Willis  
Debtor

Case No. 19-24163-B  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jul 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2019.

db +Kwanyeun Willis, 7222 Willowwest Court, Sacramento, CA 95828-4131  
aty +Mark Shmorgon, 5015 Madison Ave., Suite A, Sacramento, CA 95841-5600  
22806602 +Cash Central, Community Choice Financial, 6785 Bobcat Way Suite 200, Dublin OH 43016-1443  
22806606 +County of Sacramento Consolidated Utili, Sacramento County Utilities,  
9700 Goethe Road Suite C, Sacramento CA 95827-3558  
22806608 Dash of Cash, P O Box 1329, Kahnawake Quebec J0L 1B0  
22806609 +Financial Exchange Company of Virginia, DBA Money Mart, 2030 Battlefield Blvd,  
Chesapeake VA 23324-2925  
22806614 +Money Mart Express Inc, 251 East Imperial Highway Suite 470, Fullerton CA 92835-1063  
22806618 +Southwestern Pacific Specialty Financ, DBA Check n Go, 100 Commerical Drive,  
Fairfield OH 45014-5556  
22806620 +The Money Source, 500 South Broad Street Suite 100A, Meriden CT 06450-6755  
22806621 +United States Attorney, For Internal Revenue Service, 501 I Street Suite 10-100,  
Sacramento CA 95814-7306  
22806622 +United States Department of Justice, Civil Trial Section Western Region,  
Box 683 Ben Franklin Station, Washington DC 20044-0683

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +E-mail/Text: bnc@jpj13trustee.com Jul 12 2019 11:16:47 Jan P. Johnson, PO Box 1708,  
Sacramento, CA 95812-1708

smg EDI: EDD.COM Jul 12 2019 07:18:00 Employment Development Department,  
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Jul 12 2019 07:18:00 Franchise Tax Board, PO Box 2952,  
Sacramento, CA 95812-2952  
cr +EDI: AISACG.COM Jul 12 2019 07:18:00 AIS Portfolio Services, LP,  
Attn: Capital One Auto Finance, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901  
cr +EDI: RMSC.COM Jul 12 2019 07:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
22806601 +EDI: ACECASHXPRESS.COM Jul 12 2019 07:18:00 Ace Cash Express,  
1231 Greenway Drive Suite 600, Irving TX 75038-2511  
22806605 +E-mail/Text: opsqasbankruptcy@cashnetusa.com Jul 12 2019 11:15:55 CNU of California LLC,  
DBA CashNetUSA, 175 West Jackson Blvd Suite 1000, Chicago IL 60604-2863  
22806603 +EDI: CAPONEAUTO.COM Jul 12 2019 07:18:00 Capital One Auto Finance, P O Box 259407,  
Plano TX 75025-9407  
22812643 +EDI: AIS.COM Jul 12 2019 07:18:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901  
22806604 EDI: CAPITALONE.COM Jul 12 2019 07:18:00 Capital One Bank USA N A, P O Box 30281,  
Salt Lake City UT 84130-0281  
22806607 EDI: RCSFNBMARIN.COM Jul 12 2019 07:18:00 Credit One Bank, P O Box 98872,  
Las Vegas NV 89193-8872  
22806610 +EDI: AMINFOFP.COM Jul 12 2019 07:18:00 First Premier Bank, 3820 North Louise Ave,  
Sioux Falls SD 57107-0145  
22806611 EDI: CALTAX.COM Jul 12 2019 07:18:00 Franchise Tax Board, Bankruptcy Section MS A-340,  
P O Box 2952, Sacramento CA 95812-2952  
22806612 +E-mail/Text: accountservices@greenarrowloans.com Jul 12 2019 11:17:22 Green Arrow Solutions,  
P O Box 170, Finley CA 95435-0170  
22806613 EDI: IRS.COM Jul 12 2019 07:18:00 Internal Revenue Service, P O Box 7346,  
Philadelphia PA 19101-7346  
22806615 E-mail/Text: collectionservices@moneymart.com Jul 12 2019 11:15:17 Money Mart Express Inc,  
Attention General Counsel, 74 East Swedesford Road Suite 150, Malvern PA 19355  
22806616 +E-mail/Text: netcreditbnc@nova.com Jul 12 2019 11:17:10  
NC Financial Solutions of California, DBA NetCredit, 175 West Jackson Blvd Suite 1000,  
Chicago IL 60604-2863  
22806617 +E-mail/Text: bankruptcy@ldf-holdings.com Jul 12 2019 11:17:13 Niswi LLC,  
DBA Amplify Funding, P O Box 542, Lac du Flambeau WI 54538-0542  
22806619 EDI: RMSC.COM Jul 12 2019 07:18:00 Synchrony Bank Amazon, P O Box 965015,  
Orlando FL 32896-5015

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0972-2

User: admin  
Form ID: 309IPage 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0

<b>Information to identify the case:</b>			
Debtor 1	<b>Kwanyeun Willis</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of California</b>			
Case number: <b>19-24163 – B – 13J</b>			
Social Security number or ITIN <b>xxx-xx-3019</b>		EIN <b>--</b>	
Social Security number or ITIN <b>---</b>		EIN <b>--</b>	
Date case filed for chapter <b>13: 6/29/19</b>			

12/15

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the Case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kwanyeun Willis	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7222 Willowwest Court Sacramento, CA 95828	
<b>4. Debtor's attorney</b> Name and address	Mark Shmorgon 5015 Madison Ave., Suite A Sacramento, CA 95841	Contact phone: 916-640-7599
<b>5. Bankruptcy trustee</b> Name and address	Jan P. Johnson PO Box 1708 Sacramento, CA 95812	Contact phone: 916-239-6666
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814	Hours: M-F 9:00 AM – 4:00 PM <a href="http://www.caeb.uscourts.gov">www.caeb.uscourts.gov</a> Phone: (916) 930-4400 Date: 7/11/19

**For more information, see page 2**

Debtor **Kwanyeun Willis**Case number: **19-24163 – B – 13J**

<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 1, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b>  <b>Robert T Matsui United States Courthouse, 501 I Street, Room 7-B, 7th Floor, Sacramento, CA</b>  <b>Debtors are required to bring government issued photo identification and proof of social security number to the meeting.</b>
<b>8. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• If § 523(c) applies to your claim and you seek to have it excepted from discharge, you must start a judicial proceeding by filing a complaint by the deadline stated above.</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing Deadline: 09/30/2019</b>  <b>Filing Deadline: 9/9/19</b>  <b>Filing Deadline: 12/26/19</b>  <b>Proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important non-monetary rights, including the right to a jury trial.  <b>Deadline to object to exemptions:</b>  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. A copy of the plan is enclosed. Objections to the confirmation of this plan must be filed and served by 08/08/2019. An objection shall state with particularity the grounds therefor, be supported by evidence, and be accompanied by a notice of the confirmation hearing on <b>09/03/2019 at 01:00 PM in Courtroom 32, 6th Floor, at the Robert T Matsui United States Courthouse, 501 I Street, Sacramento, CA.</b> The objection and notice of hearing must be served on the debtor, the debtor's attorney, if any, and the bankruptcy trustee. If a timely objection is not filed and served, no confirmation hearing will be conducted unless the court orders otherwise.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	
<b>14. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	Anyone can register for the Electronic Bankruptcy Noticing program at <a href="http://ebn.uscourts.gov">ebn.uscourts.gov</a> or debtors can register for DeBN by filing form EDC 3-321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.	